

Information to identify the case:

Debtor 1	Robert J Dammann	Social Security number or ITIN	xxx-xx-6856
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 20-17121-RG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Robert J Dammann

3/28/24

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Robert J Dammann
Debtor

Case No. 20-17121-RG
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Mar 28, 2024

User: admin
Form ID: 318

Page 1 of 5
Total Noticed: 78

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 30, 2024:

Recip ID	Recipient Name and Address
db	+ Robert J Dammann, 1340 Coriander Dr., Poinciana, FL 34759-5411
518852637	++ CONTINENTAL FINANCE COMPANY, PO BOX 3220, BUFFALO NY 14240-3220 address filed with court:, Continental Finance Company, Attn: Bankruptcy, Po Box 8099, Newark, DE 19714
518892253	+ Karen Dammann, 17 Hoover Street, North Arlington, NJ 07031-4813

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 28 2024 21:12:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Mar 28 2024 21:12:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: PHINAMERI.COM	Mar 29 2024 00:46:00	AmeriCredit Financial Services, Inc, dba GM Financ, PO Box 183853, Arlington, TX 76096-3853
518857918	EDI: PHINAMERI.COM	Mar 29 2024 00:46:00	AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096
518852619	+ Email/Text: backoffice@affirm.com	Mar 28 2024 21:13:00	Affirm, Inc., Attn: Bankruptcy, Po Box 720, San Francisco, CA 94104-0720
518852620	+ EDI: PHINAMERI.COM	Mar 29 2024 00:46:00	AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
518870850	Email/PDF: bncnotices@becket-lee.com	Mar 28 2024 21:20:52	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518852621	+ Email/PDF: bncnotices@becket-lee.com	Mar 28 2024 21:20:32	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
518909345	Email/PDF: resurgentbknotifications@resurgent.com	Mar 28 2024 21:09:03	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518852623	+ EDI: BANKAMER	Mar 29 2024 00:46:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
518852624	+ EDI: BANKAMER2	Mar 29 2024 00:46:00	Bank of America, 100 North Tryon Street, Charlotte, NC 28255-0001
518852622	+ EDI: BANKAMER	Mar 29 2024 00:46:00	Bank of America, 4909 Savarese Circle, F11-908-01-50, Tampa, FL 33634-2413

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518897770	+ EDI: BANKAMER2	Mar 29 2024 00:46:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
518852625	+ EDI: TSYS2	Mar 29 2024 00:46:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
518852627	+ EDI: CAPITALONE.COM	Mar 29 2024 00:46:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518893007	+ EDI: AIS.COM	Mar 29 2024 00:46:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518887756	+ EDI: AIS.COM	Mar 29 2024 00:46:00	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518852630	+ EDI: CITICORP	Mar 29 2024 00:46:00	Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
518852631	+ EDI: CITICORP	Mar 29 2024 00:46:00	Citibank, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
518904944	EDI: CITICORP	Mar 29 2024 00:46:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
518852632	+ EDI: CITICORP	Mar 29 2024 00:46:00	Citibank/Exxon Mobile, Attn: Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
518852633	+ EDI: CITICORP	Mar 29 2024 00:46:00	Citibank/Shell Oil, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
518852634	+ EDI: CITICORP	Mar 29 2024 00:46:00	Citibank/Sunoco, Attn: Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
518852635	+ EDI: CITICORP	Mar 29 2024 00:46:00	Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
518852638	+ Email/PDF: creditonebknotifications@resurgent.com	Mar 28 2024 21:08:56	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
518852639	EDI: CITICORP	Mar 29 2024 00:46:00	Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
518864554	EDI: DISCOVER	Mar 29 2024 00:46:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany Ohio 43054-3025
518852640	+ EDI: DISCOVER	Mar 29 2024 00:46:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
518852641	Email/Text: BNSFN@capitalsvcs.com	Mar 28 2024 21:10:00	First Nataional Bank/Legacy, Attn: Bankruptcy, Po Box 5097, Sioux Falls, SD 57117
518852643	Email/Text: BNBLAZE@capitalsvcs.com	Mar 28 2024 21:10:00	First Savings Bank/Blaze, Attn: Bankruptcy, Po Box 5096, Sioux Falls, SD 57117
518852642	+ EDI: AMINFOFP.COM	Mar 29 2024 00:46:00	First PREMIER Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
518852644	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Mar 28 2024 21:10:00	Fortiva, Attn: Bankruptcy, Po Box 105555, Atlanta, GA 30348-5555
518852645	+ EDI: PHINGENESIS	Mar 29 2024 00:46:00	Genesis Bc/Celtic Bank, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
518852646	+ EDI: PHINGENESIS	Mar 29 2024 00:46:00	Genesis FS Card Services, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
518920046	^ MEBN	Mar 28 2024 21:02:25	HSBC Bank USA, N.A., 2929 Walden Ave C9, Attn:Business Services, Depew, NY 14043-2690
518852647	+ EDI: HFC.COM	Mar 29 2024 00:46:00	Hsbc Bank, Attn: Bankruptcy, Po Box 2013, Buffalo, NY 14240-2013

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518852648	+ EDI: IRS.COM	Mar 29 2024 00:46:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
518852629	EDI: JPMORGANCHASE	Mar 29 2024 00:46:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
518868844	+ Email/Text: RASEBN@raslg.com	Mar 28 2024 21:10:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518895585	Email/PDF: resurgentbknotifications@resurgent.com	Mar 28 2024 21:19:51	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518892168	Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 28 2024 21:08:35	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
518852649	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 28 2024 21:08:33	Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
518921412	Email/Text: Bankruptcy.Notices@pnc.com	Mar 28 2024 21:10:00	BBVA USA, PO Box 10566, Birmingham, AL 35296
518852636	Email/Text: Bankruptcy.Notices@pnc.com	Mar 28 2024 21:10:00	Compass Bank, Attn: Bankruptcy, Po Box 10566, Birmingham, AL 35296
519584676	Email/Text: Bankruptcy.Notices@pnc.com	Mar 28 2024 21:10:00	PNC Bank, NA, PO Box 94982, Cleveland Ohio 44101
519584677	Email/Text: Bankruptcy.Notices@pnc.com	Mar 28 2024 21:10:00	PNC Bank, NA, PO Box 94982, Cleveland Ohio 44101, PNC Bank, NA, PO Box 94982, Cleveland Ohio 44101
519239957	EDI: PRA.COM	Mar 29 2024 00:46:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
519239958	EDI: PRA.COM	Mar 29 2024 00:46:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518917849	EDI: PRA.COM	Mar 29 2024 00:46:00	Portfolio Recovery Associates, LLC, c/o BARCLAYS BANK DELAWARE, POB 41067, Norfolk, VA 23541
518921150	EDI: PRA.COM	Mar 29 2024 00:46:00	Portfolio Recovery Associates, LLC, c/o Best Buy, POB 41067, Norfolk VA 23541
518917855	EDI: PRA.COM	Mar 29 2024 00:46:00	Portfolio Recovery Associates, LLC, c/o Bp, POB 41067, Norfolk VA 23541
518909295	EDI: PRA.COM	Mar 29 2024 00:46:00	Portfolio Recovery Associates, LLC, c/o Capital One, N.a., POB 41067, Norfolk VA 23541
518909298	EDI: PRA.COM	Mar 29 2024 00:46:00	Portfolio Recovery Associates, LLC, c/o Gm, POB 41067, Norfolk VA 23541
518918773	EDI: PRA.COM	Mar 29 2024 00:46:00	Portfolio Recovery Associates, LLC, c/o PHILLIPS 66, POB 41067, Norfolk, VA 23541
518921132	EDI: PRA.COM	Mar 29 2024 00:46:00	Portfolio Recovery Associates, LLC, c/o Sears, POB 41067, Norfolk VA 23541
518921133	EDI: PRA.COM	Mar 29 2024 00:46:00	Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541
518871999	+ EDI: JEFFERSONCAP.COM	Mar 29 2024 00:46:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518852650	^ MEBN	Mar 28 2024 21:00:53	Prosper Funding LLC, 221 Main Street, Suite 300, San Francisco, CA 94105-1909
518891781	EDI: Q3G.COM	Mar 29 2024 00:46:00	Quantum3 Group LLC as agent for, GPCC I LLC, PO Box 788, Kirkland, WA 98083-0788

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518875846	+ Email/Text: bankruptcyteam@quickenloans.com	Mar 28 2024 21:12:00	Quicken Loans, LLC, 635 Woodward Avenue, Detroit, MI 48226-3408
518852651	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Mar 28 2024 21:10:00	State of New Jersey, Division of Taxation, Bankruptcy Section, P.O. Box 245, Trenton, NJ 08646
518852653	+ EDI: SYNC	Mar 29 2024 00:46:00	Syncb/Phillips 66, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518852652	+ EDI: SYNC	Mar 29 2024 00:46:00	Syncb/citgo, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518909363	+ EDI: PRA.COM	Mar 29 2024 00:46:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518852654	+ EDI: SYNC	Mar 29 2024 00:46:00	Synchrony Bank, Attn: Bankruptcy, Po Box 965061, Orlando, FL 32896-5061
518853704	+ EDI: AIS.COM	Mar 29 2024 00:46:00	Synchrony Bank by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518852655	+ EDI: SYNC	Mar 29 2024 00:46:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518852656	+ EDI: SYNC	Mar 29 2024 00:46:00	Synchrony Bank/PC Richards & Sons, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
518863098	+ Email/Text: bncmail@w-legal.com	Mar 28 2024 21:12:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
518852657	+ EDI: WTRRN BANK.COM	Mar 29 2024 00:46:00	Target, c/o Financial & Retail Svcs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475
518896603	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Mar 28 2024 21:10:00	The Bank of Missouri, PO Box 105555, Atlanta, GA 30348-5555
518852659	+ EDI: TCISOLUTIONS.COM	Mar 29 2024 00:46:00	Total Visa/The Bank of Missouri, Attn: Bankruptcy, Po Box 85710, Sioux Falls, SD 57118-5710
518862056	Email/PDF: bncnotices@becket-lee.com	Mar 28 2024 21:20:31	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518908601	+ EDI: AIS.COM	Mar 29 2024 00:46:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518852660	+ EDI: VERIZONCOMB.COM	Mar 29 2024 00:46:00	Verizon Wireless, PO Box 408, Newark, NJ 07101-0408

TOTAL: 75

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518852626		Best Buy/cbna
518852628		Capital One Bank Usa N
518852658		Tbom/atls/aspire
cr	*+	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
518870851	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518870852	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519243545	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
519243546	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
520109313	##+	Robert J. Dammann, 17 Hoover Street, North Arlington, NJ 07031-4813

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TOTAL: 3 Undeliverable, 5 Duplicate, 1 Out of date forwarding address		

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 30, 2024	Signature: <u>/s/Gustava Winters</u>
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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 28, 2024 at the address(es) listed below:

Name	Email Address
David L. Stevens	on behalf of Debtor Robert J Dammann dstevens@scura.com dstevens@scura.com;ecfbkfilings@scuramealey.com;pevangelista@scura.com;amurphy@scura.com;vmajano@scura.com;jromer o@scura.com;spereyra@scura.com;14518@notices.nextchapterbk.com;dwoody@scura.com;sterry@scura
Denise E. Carlon	on behalf of Creditor Quicken Loans LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Eric Raymond Perkins	eperkins@becker.legal nj42@ecfcbis.com;tcolumbini@becker.legal;eperkins@becker.legal
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
TOTAL: 4	